

NVB 5009.1 WVM (Rev. 3/22)

Mary Beth Gardner
 NV Bar No. 3955
 620 E. Plumb Lane, Suite 210
 Reno, NV 89502
 (775) 329-7979 phone
 (775) 201-0343 fax
 marybethgardner@hotmail.com

Name, Address, Telephone No., Bar Number, Fax No. & E-mail address

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

In re	)	Bankruptcy No.: 19-51156-hlb
	)	Chapter: 13
LESLIE SUZANNE DECOUX)	
	)	DEBTOR'S CERTIFICATE OF
	)	COMPLIANCE WITH CONDITIONS
	)	RELATED TO MOTION FOR HARDSHIP
	)	DISCHARGE WITH NOTICE
	)	THEREON
)	
	)	NO HEARING REQUIRED IN THE
	)	ABSENCE OF A WRITTEN OBJECTION
	)	BEING FILED WITHIN 14 DAYS
	)	FOLLOWING SERVICE OF THE
Debtor(s)*	)	DEBTOR'S CERTIFICATIONS

The Debtor has filed or intends to file a Motion for a Chapter 13 Hardship Discharge pursuant to 11 U.S.C. § 1328(b). In connection with this Motion, the Debtor hereby certifies as follows:

- Pursuant to 11 U.S.C. § 1328(g)(1) and Fed. R. Bankr. P. 1007(b)(7), the Debtor has completed an instructional course concerning personal financial management described in 11 U.S.C. § 111 and has filed Official Form 423 or has requested an exemption from this requirement.
- The current name and address of each holder of a domestic support obligation is as follows:

Debtor

Joint Debtor

- The Debtor's current address is:

Debtor

Joint Debtor

2395 STONE VIEW DRIVE
 SPARKS, NV 89436-4648

- The name and address of the Debtor's most recent employer is:

Debtor

Joint Debtor

NATURE'S BAKERY
 425 MAESTRO DR., #101
 RENO, NV 89511

5. The following creditors hold claims that will not be discharged under 11 U.S.C. § 523(a)(2) or (a)(4) or claims that were reaffirmed under 11 U.S.C. § 524(c):

**NELNET DEPT OF EDUCATION
TEXAS GUARANTEED STU. LOAN**

6. Compliance with 11 U.S.C. § 1328(h):

- a. ☒ The Debtor has not claimed an exemption under 11 U.S.C. § 522(b)(3) in an amount in excess of \$189,050 in property of the kind described in 11 U.S.C. § 522(p)(1); or
- b. ☐ The Debtor has claimed an exemption under 11 U.S.C. § 522(b)(3) in an amount in excess of \$189,050 in property of the kind described in 11 U.S.C. § 522(p)(1) but there is no pending proceeding in which the Debtor may be found guilty of a felony of a kind described in 11 U.S.C. § 522(q)(1)(A) or found liable for a debt of the kind described in 11 U.S.C. § 522(q)(1)(B).

7. The Debtor has not received a discharge in a case filed under Chapter 7, 11, or 12 during the 4 year period preceding the filing of this Chapter 13 case or in a case filed under Chapter 13 during the 2 year period preceding the filing of this Chapter 13 case.

I declare under penalty of perjury that the information provided in this Certificate is true and correct.

Dated: 08/21/2024

/s/ Leslie Suzanne DeCoux
Debtor

Joint Debtor

**NOTICE OF DEBTOR'S CERTIFICATE OF COMPLIANCE WITH CONDITIONS RELATED TO
MOTION FOR HARDSHIP DISCHARGE**

NOTICE IS HEREBY GIVEN that the "Debtor's Certificate of Compliance with Conditions Related to Motion for Hardship Discharge" has been filed with the court on 08/21/2024 .

Any objections to said Debtor's Certificate of Compliance must be in writing stating the grounds of the objection and filed within 14 days following service of the Certificate. Any objection must be filed with the Clerk, United States Bankruptcy Court, Clifton Young Federal Building, 300 Booth Street, Reno, Nevada, 89509. Timely filed objections to the Debtor's Certifications will be considered with the Debtor's Motion for Hardship Discharge. In the event an objection is timely filed, the objecting party shall serve a copy of the objection upon the Trustee, William Van Meter, at P.O. Box 6630, Reno, Nevada 89513 pursuant to Local Rule 9014.

Dated: 08/21/2024

/s/ Mary Beth Gardner
Attorney for Debtor

A Certificate of Service for this document must be filed in accordance with the Local Rules.

Mary Beth Gardner, Esq.
State Bar #3955
620 E. Plumb Lane, Suite 210
Reno, Nevada 89502
Phone : (775) 329-7979
Fax : (775) 201-0343
marybethgardner@hotmail.com
Attorney for Debtor

E-Filed: August 21, 2024

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

* * *

In re

Case No. BK-N-19-51156-hlb

Chapter 13

LESLIE SUZANNE DECOUX,

Debtor.

/

CERTIFICATE OF SERVICE

The undersigned certifies that on August 21, 2024, she served true and correct copies of foregoing DEBTOR'S CERTIFICATE OF COMPLIANCE WITH CONDITIONS RELATED TO ENTRY OF CHAPTER 13 DISCHARGE TOGETHER WITH NOTICE THEREON, via the e-filing system on the Chapter 13 Trustee, and via the U.S. Postal Service, by first-class postage prepaid, addressed to those persons/entities named on the list attached hereto (see attached).

DATED this 21st day of August, 2024.

/S/ Mary Beth Gardner /S/
MARY BETH GARDNER, ESQ.

FREEDOM MORTGAGE CORPORATION
10500 KINCAID DRIVE
SUITE 300
FISHERS, IN 46037-9764

BANK OF AMERICA
PO BOX 982284
EL PASO, TX 79998-2238

CAPITAL ONE
P.O. BOX 71141
CHARLOTTE, NC 28272-1141

CITIBANK, N.A.
5800 S. CORPORATE PLACE
SIOUX FALLS, SD 57108

QUANTUM3 GROUP LLC AS AGENT FOR
COMENITY CAPITAL BANK
P.O. BOX 788
KIRKLAND, WA 98083-0788

JEFFERSON CAPITAL SYSTEMS, LLC
P.O. BOX 7999
SAINT CLOUD, MN 56302-9617

LVNV FUNDING, LLC
RESURGENT CAPITAL SERVICES
P.O. BOX 10587
GREENVILLE, SC 29603-0587

US DEPARTMENT OF EDUCATION; NELNET
121 S. 13TH STREET
SUITE 201
LINCOLN, NE 68508

DISCOVER BANK
DB SERVICING CORPORATION
PO BOX 3025
NEW ALBANY, OH 43054-3025

DISCOVER STUDENT LOANS
PO BOX 30948
SALT LAKE CITY, UT 84130

ROBERTSON, ANSCHUTZ & SCHNEID, P.L.
6409 CONGRESS AVENUE
SUITE 100
BOCA RATON, FL 33487

MERRICK BANK
C/O RESURGENT CAPITAL SERVICES
P.O. BOX 10368
GREENVILLE, SC 29603-0368

TEXAS GUARANTEED STUDENT LOAN
P.O. BOX 83100
ROUND ROCK, TX 78683-3100

QUANTUM3 GROUP LLC
P.O. BOX 788
KIRKLAND, WA 98083-0788

TEXAS A&M UNIVERSITY
PO BOX 30015
COLLEGE STATION, TX 77842

US BANK NATIONAL ASSOCIATION
BANKRUPTCY DEPARTMENT
P.O. BOX 108
ST. LOUIS, MO 63166

US BANK NATIONAL ASSOCIATION
ATTN: BANKRUPTCY DEPARTMENT
PO BOX 5229
CINCINNATI, OH 45201-5229

WELLS FARGO BANK NA
WELLS FARGO CARD SERVICES
PO BOX 10438, MAC F8235-02F
DES MOINES, IA 50306-0438

WELLS FARGO BANK, N.A.
P.O. BOX 10438
MAC F8235-02F
DES MOINES, IA 50306-0438